

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ATHENA T MARTIN

Debtor(s)

Case No. 16-27280

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/25/2016.
- 2) The plan was confirmed on 03/01/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/31/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/26/2018.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,849.45
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$12,849.45**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$237.44
Court Costs	\$0.00
Trustee Expenses & Compensation	\$605.02
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$842.46**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Unsecured	0.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	0.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	0.00	NA	NA	0.00	0.00
ACS	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	15,594.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	NA	676.00	NA	0.00	0.00
ALLY FINANCIAL	Secured	12,000.00	15,527.23	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
BAYVIEW LOAN SERVICING	Secured	NA	NA	NA	0.00	0.00
BAYVIEW LOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
BIG PICTURE LOAN	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,765.00	1,770.04	1,770.04	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	3,058.00	3,058.31	3,058.31	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,426.00	2,504.39	2,504.39	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,671.00	1,696.67	1,696.67	0.00	0.00
CERASTES LLC	Unsecured	0.00	606.37	606.37	0.00	0.00
CITIZENS FINANCE	Unsecured	1,519.00	NA	NA	0.00	0.00
CITIZENS FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
COLLEGIATE FUNDING SVC	Unsecured	0.00	NA	NA	0.00	0.00
COLLEGIATE FUNDING SVC	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
HARVARD COLLECTION	Unsecured	1,071.00	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	0.00	1,493.90	1,493.90	0.00	0.00
MIDLAND FUNDING	Unsecured	168.00	268.86	268.86	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING	Unsecured	0.00	277.37	277.37	0.00	0.00
MIDLAND FUNDING	Unsecured	503.00	0.00	551.00	0.00	0.00
PERITUS PORTFOLIO SERVICES	Unsecured	29,307.00	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES	Secured	28,300.00	29,813.00	29,813.00	10,231.74	1,775.25
PRA RECEIVABLES MGMT	Unsecured	485.00	529.59	529.59	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,059.00	1,059.09	1,059.09	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	0.00	0.00	0.00	0.00
PREMIER BANK CARD	Unsecured	0.00	NA	NA	0.00	0.00
PREMIER BANK CARD	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	203.00	281.65	281.65	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	823.00	868.82	868.82	0.00	0.00
RCS/MICHAEL HILL	Unsecured	0.00	NA	NA	0.00	0.00
REGIONAL RECOVERY SERVICES	Unsecured	NA	1,166.47	1,166.47	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,169.00	1,087.05	1,087.05	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,530.00	1,549.62	1,549.62	0.00	0.00
RISE CREDIT	Unsecured	4,103.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	252.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	72,332.62	72,332.62	72,332.62	0.00	0.00
US DEPT OF EDUCATION	Unsecured	54,677.00	54,965.89	54,965.89	0.00	0.00
WOMENS HEALTHCARE OF IL	Unsecured	1,216.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$29,813.00	\$10,231.74	\$1,775.25
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$29,813.00</b>	<b>\$10,231.74</b>	<b>\$1,775.25</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$146,067.71</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$842.46</u>	
Disbursements to Creditors	<u>\$12,006.99</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$12,849.45</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/29/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.